

# Announcing **Open Enrollment** for the State of Delaware's 2013 Flexible Spending Program

November 1, 2012 through November 21, 2012



## Save 25% or more on **HEALTH CARE** or **CHILD CARE** by signing up for your **Flexible Spending Account!**

**Flexible Spending Accounts (FSA)** allow you to set aside pre-tax dollars to pay for out-of-pocket health care and child/elder care expenses. When you sign up for the FSA, you avoid paying federal and state income taxes, and FICA on every dollar that is set aside in the program, for expenses you are already paying for out-of-pocket.

There are a lot of eligible expenses, so take some time and review the information online at [www.asiflex.com](http://www.asiflex.com).

**Using your FSA is easy. All you have to do is:**

- 1) Estimate your expenses
- 2) Enroll for the upcoming year
- 3) Use up your funds each year

### **Have Health Care or Child Care expenses?**

**Why not SAVE a few hundred dollars? Here's how:**

- Enroll in the State of Delaware's Health Care and/or Dependent Care Flexible Spending Account for the 2013 Plan Year.
- Contributions to your account are deducted from your check on a pre-tax basis, saving you up to 25% on every dollar that is set aside.
- Reimbursements from your account are tax-free!

#### **Health Care Spending Account**

- Maximum contribution of \$2,500 for 2013. *Please note this is a change due to the Federal health care reform bill.*
- Eligible expenses include medical and prescription co-pays, dental and vision expenses and many more!

#### **Dependent Care Spending Account**

- Maximum limit of \$5,000 per household, per calendar year for 2013
- Eligible child care or elder care expenses are reimbursed tax-free.

Remember that expenses can be for you, your qualified spouse or any tax dependent!

**Enroll online November 1 - November 21, 2012 at <https://enroll.asiflex.com>, employer code DE**

